



Legal Services of Eastern Michigan Flint, MI

Project Title	GAIN\$
Contact Information	Edward Hoort 436 S. Saginaw Street Flint, MI 48502 (810) 234-2621
Grant Amount	\$100,000
Nonfederal Support	\$100,000
Project Period	September 2004 – September 2009
Highlights	<p>GAIN\$ is a collaborative IDA program that will provide IDAs and program services to participants under the combined projects of the Legal Services of Eastern Michigan IDA program and a privately-funded program run through the United Way of Genesee County, Michigan. For the part of the program funded by the Assets for Independence Program, up to 60 participants may use their savings, which will be matched at a rate of \$3 to \$1, to purchase a new home, access post-secondary education, or fund microenterprise. The United Way project, using separately funded matching money, allows participants to use their IDAs to purchase additional types of assests, such as job transportation, and to prevent foreclosure.</p> <p>Partner agencies will provide case management, education, and other services. Some agencies may sell homes to participants for the total amount of money leveraged in each of their IDAs. As a result, many participants will own their homes without any mortgage and will also get assistance with home rehabilitation.</p>
Target Population	Impoverished neighborhoods in the Flint, Michigan metropolitan area.
Grantee/Collaborative Description	<p>Legal Services of Eastern Michigan (LSEM) is a nonprofit law firm that has provided free civil legal assistance to low-income people for 53 years. LSEM's mission is to use legal skills to address causes and effects of poverty. LSEM offers a full range of services to 14 counties in mid-Michigan.</p> <p>GAIN\$ is a collaborative project that utilizes the resources of numerous institutions. Additional partners include Mott Community College, Metro Housing Partnership, Bank One, Citizens Bank, Chemical Bank, Standard Federal Bank, Republic Bank, Career Alliance, the State of Michigan Family Independence Agency, and Mass Transportation Authority. Funder partners include the C.S. Mott Foundation, Ruth Mott Foundation, and Community Foundation of Greater Flint.</p>